

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

| | | |
|--------------------|---|-------------------|
| In re: | § | |
| | § | |
| PANGAN, NORY B | § | Case No. 15-15457 |
| PANGAN, ANGELITO E | § | |
| | § | |
| Debtors | § | |

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joseph A. Baldi, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
219 S. Dearborn, 7th Floor
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at :

10:00 a.m., on Tuesday, April 12, 2016
in Courtroom 615, U.S. Courthouse
219 S. Dearborn St., Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the Trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Jeffrey P. Allsteadt
Clerk of Bankruptcy Court

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
PANGAN, NORRY B § Case No. 15-15457
PANGAN, ANGELITO E §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 14,110.66
and approved disbursements of \$ 2,723.46
leaving a balance on hand of¹ \$ 11,387.20

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payment to Date | Proposed Payment |
|--|-----------------|----------------------------|---------------------|
| Trustee Fees: Joseph A. Baldi | \$ 2,110.31 | \$ 0.00 | \$ 2,110.31 |
| Attorney for Trustee Fees: BALDI BERG | \$ 5,000.00 | \$ 0.00 | \$ 5,000.00 |
| Attorney for Trustee Expenses: BALDI BERG | \$ 531.29 | \$ 0.00 | \$ 531.29 |
| Accountant for Trustee Fees: Popowcer Katten, Ltd | \$ 841.50 | \$ 0.00 | \$ 841.50 |
| Other: ARTHUR B. LEVINE COMPANY | \$ 8.27 | \$ 8.27 | \$ 0.00 |

Total to be paid for chapter 7 administrative expenses \$ 8,483.10

Remaining Balance \$ 2,904.10

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 47,952.32 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|---|-------------------------|-------------------------|------------------|
| 000001 | Discover Bank | \$ 8,948.81 | \$ 0.00 | \$ 541.96 |
| 000002 | Discover Personal Loan | \$ 18,355.96 | \$ 0.00 | \$ 1,111.68 |
| 000003 | Quantum3 Group LLC as agent for | \$ 305.53 | \$ 0.00 | \$ 18.50 |
| 000004 | Quantum3 Group LLC as agent for | \$ 8,192.30 | \$ 0.00 | \$ 496.14 |
| 000005 | Quantum3 Group LLC as agent for | \$ 522.51 | \$ 0.00 | \$ 31.65 |
| 000006 | PYOD, LLC its successors and assigns as | \$ 5,509.00 | \$ 0.00 | \$ 333.64 |
| 000007 | Capital One, N.A. | \$ 71.98 | \$ 0.00 | \$ 4.36 |
| 000008 | Cavalry SPV I, LLC | \$ 112.97 | \$ 0.00 | \$ 6.84 |
| 000009 | Capital Recovery V, LLC | \$ 1,797.53 | \$ 0.00 | \$ 108.86 |

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|------------------------------------|----------------------------|----------------------------|------------------|
| 000010 | American Express Centurion Bank | \$ 1,782.19 | \$ 0.00 | \$ 107.93 |
| 000011 | American Express Centurion Bank | \$ 2,353.54 | \$ 0.00 | \$ 142.54 |

Total to be paid to timely general unsecured creditors \$ 2,904.10

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/

Joseph A. Baldi, Trustee

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Nory B Pangan
 Angelito E Pangan
 Debtors

Case No. 15-15457-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cshabez
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Mar 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2016.

db/jdb
 aty
 23238052
 23887142
 23238053
 23238056
 +Nory B Pangan, Angelito E Pangan, 4337 N. Lawndale Ave, Chicago, IL 60618-1003
 +Baldi Berg, Ltd., 20 N. Clark Street, Suite 200, Chicago,, IL 60602-4120
 +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 +Amex Dsnb, Po Box 8218, Mason, OH 45040-8218
 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195)
 23715126
 23238055
 23238057
 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
 23238058
 23238059
 23238060
 23238063
 23238067
 23238068
 23238069
 +Comenity Bank/Dress Barn, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
 +Comenity Capital Bank/HSN, Attn: Bankruptcy, Po Box 183043, Columbus, OH 43218-3043
 +Comenitybank/trwrds, 3100 Easton Square Pl, Columbus, OH 43219-6232
 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 +Swedish Covenant Hospital, 7426 Solufin Center, Chicago, IL 60677-7004
 Swedish Covenant Hospital, SCH Lab. Physicians SC Dept 4353, Carol Stream, IL 60122-4353
 Walter Drake's, PO Box 2862, Monroe, WI 53566-8062

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23860358
 E-mail/PDF: rmscedi@recoverycorp.com Mar 26 2016 00:23:05 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 23720104
 +E-mail/Text: bnc@bass-associates.com Mar 26 2016 00:30:19 Cavalry SPV I, LLC,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 23628626
 E-mail/Text: mrdiscen@discover.com Mar 26 2016 00:30:20 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23238061
 +E-mail/Text: mrdiscen@discover.com Mar 26 2016 00:30:20 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 23238062
 +E-mail/Text: dplbk@discover.com Mar 26 2016 00:32:10 Discover Personal Loan,
 Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
 23238064
 E-mail/PDF: gecsedirecoverycorp.com Mar 26 2016 00:22:56 GECRB/Old Navy,
 Attn: Bankruptcy, Po Box 130104, Roswell, GA 30076
 23238065
 +E-mail/Text: bnckohlsnotices@becket-lee.com Mar 26 2016 00:30:32 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 23238066
 +Fax: 407-737-5634 Mar 26 2016 01:12:22 Ocwen Loan Servicing L,
 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
 23694211
 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 26 2016 00:50:51
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 23635656
 E-mail/Text: bnc-quantum@quantum3group.com Mar 26 2016 00:31:06
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 23635655
 E-mail/Text: bnc-quantum@quantum3group.com Mar 26 2016 00:31:06
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23238054
 23895737*
 Capl/mnrds
 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: cshabez
Form ID: pdf006

Page 2 of 2
Total Noticed: 27

Date Rcvd: Mar 25, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2016 at the address(es) listed below:

Elyssa M Pavone on behalf of Debtor 2 Angelito E Pangan notice@billbusters.com,
elyssa.pavone987@gmail.com;billbusters@iamthewolf.com;borgeslawoffices@gmail.com;billbusters@ecf.inforuptcy.com
Elyssa M Pavone on behalf of Debtor 1 Nory B Pangan notice@billbusters.com,
elyssa.pavone987@gmail.com;billbusters@iamthewolf.com;borgeslawoffices@gmail.com;billbusters@ecf.inforuptcy.com
Ernesto D Borges on behalf of Debtor 2 Angelito E Pangan notice@billbusters.com,
billbusters@iamthewolf.com;billbusters@ecf.inforuptcy.com
Ernesto D Borges on behalf of Debtor 1 Nory B Pangan notice@billbusters.com,
billbusters@iamthewolf.com;billbusters@ecf.inforuptcy.com
Joseph A Baldi on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,
jmanola@baldiberg.com
Joseph A Baldi, Tr jabaldi@baldiberg.com, jibaldi@ecf.epiqsystems.com;jmanola@baldiberg.com
Joseph A Baldi, Tr on behalf of Accountant Popowcer Katten Ltd jabaldi@baldiberg.com,
jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com
Joseph A Baldi, Tr on behalf of Trustee Joseph A Baldi, Tr jabaldi@baldiberg.com,
jbaldi@ecf.epiqsystems.com;jmanola@baldiberg.com
Julia D Loper on behalf of Trustee Joseph A Baldi, Tr jloper@baldiberg.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 10